



510 E. 1st Street
Oakboro, NC 28129

Summary of Engineering Reports

Summary prepared by ACM

Insured: Charles Shadid
Claim #: PR1200037375
DOL: 5/31/2013, hail

Notes: "Other hail events" noted are after the very large and significant hail event/claim made in May 2010 which affected most properties.
*This summary is a simplified review of key points from engineering reports. It may understate or overstate the facts. Please review the engineering reports in their entirety for a thorough explanation of the context of the findings and photographs.

1. Will Rogers Park Plaza I:

Potential hail size on DOL (5/31/2013): 1.0 inch Hail of these sizes would not damage a viable commercial roofing system.

Date of last major roof repair: various (5 buildings)

Other hail events: 1.4-inch (4/2013). 1.7-inch (5/2012). Others.

Engineer Summary: Building 1: Possible 3 impacts marks per test square. No dmg on metal roof panels.
Building 2: No damage observed (installed after DOL).
Building 3: Possible 5 impacts marks per test square. No dmg on metal roof panels.
Building 4: Center of building repaired after DOL; remaining area test square had 7 potential marks.
Building 5: White membrane roof, no damage.
Minor granule loss on some buildings, possibly contributed by DOL, but prior larger hail events likely more.
Minor granule loss (from multiple events) does not affect the life span of the roof.

Questions: Were any of these part of the 2012 claim settlement?

2. Will Rogers Park Plaza II:

Potential hail size on DOL (5/31/2013): 1.0 inch Hail of these sizes would not damage a viable commercial roofing system.

Date of last major roof repair: 3/2012 & 8/2012

Other hail events: 1.4-inch (4/2013). 1.7-inch (5/2012). Others.

Engineer Summary: Building 1: No damage observed.
Building 2: Possible 3 to 5 impacts per test square.
The lack of consistency in the observed damages fails to support the allegation of hail damage.
Some repairs made just prior to 5/2012 event and some just after;
may explain why one had minor hits and other did not.

Bldg 2: Minor granule loss (from multiple events) does not affect the life span of the roof.

Questions: Were any of these part of the 2012 claim settlement?

3. Walnut Creek Shopping Center

Potential hail size on DOL (5/31/2013): 1.0-1.1 inch

Date of last major roof repair: 10/2011

Other hail events: 1.5-inch (4/2013). 1.3-inch (5/2012). Others.

Engineer Summary: Building 1: Possible 6-7 small impacts per test square.
Building 2: No marks found in test square.
Building 3: 1 mark in test square.
Building 4: 4 small marks found in test square.

The extent of the granule loss is minor enough to ignore and should not affect the life of the roof system.

Questions: Were any of these part of the 2012 claim settlement?

4. NW 16th & Indiana Shops:

Potential hail size on DOL (5/31/2013): 1.0-1.1 inch

Date of last major roof repair: 7/2010

Other hail events: 1.1-inch (4/2013). 1.6-inch (5/2012). Others.

Engineer Summary: Lacked evidence of consistent impact marks.

The minor damage that was observed was not the result of a hail event.

The extent of the granule loss is minor enough to ignore and should not affect the life of the roof system.

Questions: Were any of these part of the 2012 claim settlement?

5. Park Plaza Shopping Center:

Potential hail size on DOL (5/31/2013): 1.0 inch

Date of last major roof repair: 8/2010 & 12/2010

Other hail events: 1.6-inch (4/2013). 1.7-inch (5/2012). 1.0-inch (4/2012). Others.

Engineer Summary: Few minor marks in range of 1/8"-1/4".

Other hail events may be responsible for some or all of the marks.

Hail of these sizes would not damage a viable commercial roofing system.

The extent of the granule loss is minor enough to ignore and should not affect the life of the roof system.

Questions: Were any of these part of the 2012 claim settlement?

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6. Melrose Place: (SOLD - REMOVE FROM SOV)**7. Northeast Shopping Center:***Potential hail size on DOL (5/31/2013):* 1.0 inch*Date of last major roof repair:* 10/2011*Other hail events:* 1.5-inch (4/2013). 1.6-inch (5/2012). 1.0-inch (4/2012).*Engineer Summary:* Few marks in range of 1/4"-1/2".

The damage is minor enough to ignore

Possible that other hail events caused some or all of the marks.

Localized loss of granules from the surface of the cap sheet.

Questions: Were any of these part of the 2012 claim settlement?**8. Lakeshore Shopping Center***Potential hail size on DOL (5/31/2013):* 0.9-1.0 inch*Date of last major roof repair:* 8/2010*Other hail events:* 1.3-inch (7/2013). 1.4-inch (4/2013). 1.3-inch (5/2012). Others.*Engineer Summary:* 30-50 marks per test square in size range 3/4-1".

Vinyl mansard had holes from prior larger hail events (prior to 8/2011).

Larger hail from other events likely caused most observed marks.

Localized loss of granules from the surface of the cap sheet.

The damage is minor enough to ignore.

Questions: Were any of these part of the 2012 claim settlement?**9. Airline Shopping Center***Potential hail size on DOL (5/31/2013):* 0.75-1.0 inch*Date of last major roof repair:* 11/2010*Other hail events:* 0.9-inch (4/2013). 1.0-inch (3/2013). 1.4-inch (5/2012). Others.*Engineer Summary:* Building 1: 3 to 4 minor marks in test squares.

Building 2: 0 to 2 minor marks in test squares.

Building 3: 0 marks in test squares.

Comments: No consistent evidence of potential impacts from hail.

Old unrepaired damage from prior large hail event.

New AC unit fins had no denting.

Localized loss of granules from the surface of the cap sheet.

The damage is minor enough to ignore.

Questions: Were any of these part of the 2012 claim settlement?**10. Macarthur Park Shop Center:***Potential hail size on DOL (5/31/2013):* 1.0 inch*Date of last major roof repair:* 10/2011*Other hail events:* 1.7-inch (4/2013). 1.1-inch (1/2013). 1.4-inch (5/2012). Others.*Engineer Summary:* Building 1: No damage to white membrane roofing. Minor dents in flashing.

Building 2: Impact marks on all five sections of roofing.

Little more than localized granule loss.

No damage to roof membrane.

Little to no long-term effect on the longevity of roof membrane system.

The 5/31/2013 hail event would only be one of several events affecting roof.

Questions: Were any of these part of the 2012 claim settlement?**12. Victoria Building Off/Retail:***Potential hail size on DOL (5/31/2013):* 1.0-1.1 inch*Date of last major roof repair:* 7/2010 & 3/2012*Other hail events:* 0.9-inch (4/2013). 1.6-inch (5/2012). 0.9-inch (4/2012).*Engineer Summary:* Building 1: 2 marks in test square; around 1/4" in size.

Building 2: 2 marks in test square; around 1/4" in size.

Some dents in AC fins on Bldg 2 units.

Localized granule loss; minor enough to ignore.

Does not affect life of the roof system.

Questions: Were any of these part of the 2012 claim settlement?**13. Newport Shops***Potential hail size on DOL (5/31/2013):* 0.75-0.9-inch

Hail of these sizes would not damage a viable commercial roofing system.

Date of last major roof repair: 9/2011*Other hail events:* 1.3-inch (7/2013). 1.4-inch (4/2013). 1.2-inch (5/2012). Others.*Engineer Summary:* Mod-bit section: 34 marks in test square.

Gravel section: No damage on gravel covered field.

Few marks on mod-bit edge flashing.

Damage would have come from larger hail than from this DOL.

Minor granule loss (regardless of event) will not affect lifespan of membrane.

No membrane damage from larger hail from other events.

Questions: Were any of these part of the 2012 claim settlement?

14. Brookwood Shopping Center:

Potential hail size on DOL (5/31/2013): No hail reported on this date at this location.

Date of last major roof repair: 9/2010

Other hail events: 0.9-inch (5/20/2013 & 5/8/2013). 0.8-inch (4/2013). 1.2-inch (5/2012). 1.3 (5/2011). Others.

Engineer Summary: Building 1: Minor impacts; only granule loss; from other hail events than this DOL.
Building 2: Minor impacts; only granule loss; from other hail events than this DOL.
Building 3: Minor impacts; only granule loss; from other hail events than this DOL.
Building 4: Minor impacts; only granule loss; from other hail events than this DOL.
No damage to roof membrane.
Granule loss minor enough to ignore.

Questions: Were any of these part of the 2012 claim settlement?

16. Hartsdel Shopping Center:

Potential hail size on DOL (5/31/2013): No hail reported on this date at this location (possible hail less than 0.75-inch nearby).

Date of last major roof repair: 10/2011

Other hail events: 1.8-inch (5/20/2013). 0.8-inch (4/2013). 1.2-inch (5/2011).

Engineer Summary: Building 1: No damage.

Building 2: No damage.

Few minor marks not necessarily attributed to hail. Minor enough to ignore.

Questions: Were any of these part of the 2012 claim settlement?

17. 2700-07 S Agnew, OKC

Potential hail size on DOL (5/31/2013): 0.75-0.9-inch Hail of these sizes would not damage a viable commercial roofing system.

Date of last major roof repair: 2/2013

Other hail events: 1.0-inch (4/2013). 0.9-inch (3/2013). 1.4-inch (5/2012).

Engineer Summary: No impact marks observed in test square.

No hail damage.

Questions: Were any of these part of the 2012 claim settlement?

18. 2036 NE 23rd

Potential hail size on DOL (5/31/2013): 1.0-inch

Date of last major roof repair: 10/2011

Other hail events: 0.9-inch (5/20/2013). 1.0-inch (4/2013). 1.1-inch (5/2012). 0.9 (4/2012).

Engineer Summary: No impact marks in test square.

No damage.

Questions: Were any of these part of the 2012 claim settlement?

19. 1400 NW 23rd, OKC

Potential hail size on DOL (5/31/2013): 1.0-inch

Date of last major roof repair: 6/2010 (What was the repair? -> this is an older painted metal shake roof)

Other hail events: 0.9-inch (4/2013). 1.6-inch (5/2012). 0.9 (4/2012).

Engineer Summary: It is unlikely that small hail from this DOL caused the observed minor dents.

Any hail may chip paint (observed).

Observed dents minor enough to ignore.

Questions: Were any of these part of the 2012 claim settlement?

20. 804 W Britton, OKC

Potential hail size on DOL (5/31/2013): 0.75-0.8-inch

Date of last major roof repair: 10/2011

Other hail events: 1.1-inch (4/2013). 2.4-inch (5/2012). 1.8 (6/2011).

Engineer Summary: Other larger hail events caused most of observed marks.

Granule loss (roof may need to be recoated due primarily to larger hail events).

No damage to roof membrane.

Questions: Were any of these part of the 2012 claim settlement?

21. 8467-95 NE 23rd, Spencer, OK

Potential hail size on DOL (5/31/2013): 0.75-0.9-inch

Date of last major roof repair: 3/2011

Other hail events: 1.4-inch (5/20/2013). 1.1-inch (4/2013). 1.3 (5/2011).

Engineer Summary: Minor impact marks observed.

Granule loss only; minor enough to ignore.

Does not affect life of roof system.

Questions: Were any of these part of the 2012 claim settlement?

Engineer's report says observed marks likely from this DOL, however this doesn't take into account the several larger hail events. Re-visit this issue.

22. 5810 S Western, OKC

Potential hail size on DOL (5/31/2013): No hail reported on this date at this location.

Date of last major roof repair: 10/2011

Other hail events: 0.8-inch (4/2014). 1.3-inch (5/2013). 1.6 (5/2012). 0.8 (5/2011).

Engineer Summary: Small impact marks in test squares.

New metal vents had no signs of hail impacts.

Observed marks likely from prior events.

Minor granule loss; minor enough to ignore.

No damage to membrane or roof system.

Questions: Were any of these part of the 2012 claim settlement?

23. 33 NE 28th, OKC

Potential hail size on DOL (5/31/2013): 1.0-inch

Date of last major roof repair: (metal dome building; no claim made in 2010 per insured).

Other hail events: 1.2-inch (4/2013). 1.5-inch (5/2012). 0.9 (4/2012). 2.3 (5/2010).

Engineer Summary: Observed dents are from large hail from other larger hail events.

Comments: Marks observed minor enough to ignore; no affect on life of roof system.

Questions:

24. 2112 N Macarthur, OKC

Potential hail size on DOL (5/31/2013): 1.0-inch

Date of last major roof repair: ?

Other hail events: 1.7-inch (4/2013). 1.0-inch (1/2013). 1.4 (5/2012). 1.1 (6/2011).

Engineer Summary: Small impact marks in test square.

Minor granule loss; minor enough to ignore; no affect on life of roof system.

No damage to membrane or roof system.

Questions: Were any of these part of the 2012 claim settlement?

Engineer's report says observed marks likely from this DOL, however this doesn't take into account the several larger hail events. Re-visit this issue.

25. 3121 N Classen, OKC

Potential hail size on DOL (5/31/2013): 1.0-inch

Date of last major roof repair: ?

Other hail events: 0.8-inch (3/2014). 1.0-inch (4/2013). 1.7 (5/2012). 0.9 (4/2012).

Engineer Summary: Marks observed in test squares.

Likely a combination of multiple hail events, including this DOL.

Minor granule loss; no affect on life of roof system.

No damage to membrane or roof system.

Questions: Were any of these part of the 2012 claim settlement?

26. 3838 Springlake Drive, OKC

Potential hail size on DOL (5/31/2013): 1.0-inch (this property across street from Park Plaza)

Date of last major roof repair: 7/2010

Other hail events: 1.6-inch (4/2013). 1.7-inch (5/2012). 1.0-inch (4/2012). Others.

Engineer Summary: No impact marks observed in test square.

Shingles attached vertically (improper) had some wind damage.

No hail damage to roof.

Questions: Were any of these part of the 2012 claim settlement?

Exhibits

- 1- Anniello Affidavit
- 2- Aspen Policy
- 3- 8/15/13 Property Loss Notice of Loss
- 4- Acknowledgement of Assignment
- 5- 8/26/13 ACM Time Log Entry
- 6- Ken Smith emails to Jonna Holm
- 7- ACM 8/30/13 Time Log Entry
- 8- 9/4/13 ACM Letter to Shadid
- 9- ACM 9/5/13 Time Log Entry
- 10- ACM 9/19/13 Time Log Entry
- 11- Aspen 10/3/13 Log Entry
- 12- 10/23/13 ACM email to Aspen
- 13- 11/13/13 ACM Loss Status Report
- 14- ACM 10/7/13 Time Log Entry
- 15- Shadid Letter dated 9/23/13
- 16- 10/10/13 Shadid Letter to Aspen
- 17- Just Property Restoration Estimate
- 18- 11/4/14 ACM letter to Shadid
- 19- 11/22/13 Aspen Letter to Shadid
- 20- 12/8/13 Aspen Letter to Shadid
- 21- 12/13/13 Shadid Letter to Aspen
- 22- Shadid EUO
- 23- 2/7/14 Aspen Letter to Shadid
- 24- 3/20/14 Shadid Letter to Aspen
- 25- 4/11/14 ACM Letter to Shadid
- 26- 4/21/14 Shadid Letter to Aspen
- 27- ACM 5/5/14 – 5/14/14 Time Log Entries
- 28- 5/20/14 ACM Letter to Shadid
- 29- ACM 6/9/14 Time Log Entry
- 30- Shadid Letter to ACM dated 6/2/14
- 31- 6/30/14 ACM Letter to Shadid
- 32- List of Roof Repair Dates from Shadid's Insurance Agent
- 33- 12/22/14 ACM Loss Status Report
- 34- 2/18/15 Aspen Letter to Shadid
- 35- State Court Petition
- 36- ACM 10-Year Hail Research
- 37- ACM Hail Events at Properties Owned by Charles Shadid
- 38- ACM Summary of Engineering Reports